

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Donald Jay Kurtz
Julie Ann Kurtz
Debtors

Case No. 17-01796-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 26, 2022

User: AutoDocket
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Donald Jay Kurtz, Julie Ann Kurtz, 110 Adams Road, Carlisle, PA 17015-9209
4943294	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4915493	+ EDI: WFNNB.COM	May 26 2022 22:38:00	Comenity Bank / Bon-Ton, PO Box 182789, Columbus, OH 43218-2789
4915494	+ EDI: WFNNB.COM	May 26 2022 22:38:00	Comenity Bank / Lane Bryant, PO Box 182789, Columbus, OH 43218-2789
4915495	EDI: DISCOVER.COM	May 26 2022 22:38:00	Discover Financial Services, LLC, PO Box 15316, Wilmington, DE 19850
4917212	EDI: DISCOVER.COM	May 26 2022 22:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4915490	EDI: JPMORGANCHASE	May 26 2022 22:38:00	Chase Card, PO Box 15298, Wilmington, DE 19850
4960446	+ Email/Text: bankruptcydpt@mcmcg.com	May 26 2022 18:37:00	Midland Funding LLC, Midland Credit Management, Inc, as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4961621	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2022 18:37:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
4915497	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2022 18:37:00	PNC Mortgage, PO Box 8703, Dayton, OH 45401
4915732	+ EDI: RECOVERYCORP.COM	May 26 2022 22:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4949390	EDI: Q3G.COM	May 26 2022 22:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4915498	+ EDI: RMSC.COM	May 26 2022 22:38:00	Synchrony Bank / JCPenney, PO Box 965007, Orlando, FL 32896-5007
4930963	+ Email/Text: bncmail@w-legal.com	May 26 2022 18:37:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4915499	+ EDI: WTRRN BANK.COM	May 26 2022 22:38:00	TD Bank USA / Target Card, PO Box 673, Minneapolis, MN 55440-0673

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4943294 + EDI: CBSTDR

May 26 2022 22:38:00 TD Retail Card Services, c/o Creditors Bankruptcy
Service, P O Box 800849, Dallas, TX 75380-0849

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4915496	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial Services, LLC, PO Box 15316, Wilmington, DE 19850
4915491	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, PO Box 15298, Wilmington, DE 19850
4915492	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, PO Box 15298, Wilmington, DE 19850
4915500	##+	TD Retail Card Services / Yard Card, 1000 Macarthur Boulevard, Mahwah, NJ 07430-2035

TOTAL: 0 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Donald Jay Kurtz pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Julie Ann Kurtz pmurphy@dplglaw.com kgreene@dplglaw.com
Rebecca Ann Solarz	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Donald Jay Kurtz

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4065

EIN --

Debtor 2

Julie Ann Kurtz

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1098

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:17-bk-01796-HWV

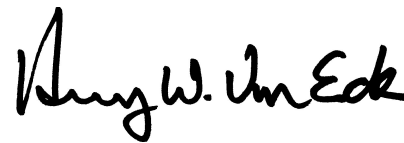
Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donald Jay Kurtz

Julie Ann Kurtz

By the
court:5/26/22Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.